

From: "Bill Gaus" <wgaus@cinci.rr.com> on 10/01/2007 07:50:07 PM

Subject: Truth in Lending

To whom it may concern,

After reading the article about bad credit card practices on MSN.com I felt compelled to write and advise you of two other shady practices that the Bank of America (Mastercard) does on a monthly basis. My first complaint is not allowing an appropriate business window to pay the bill. The statement I receive routinely closes on the 8th of the month and is due on the 27th. This 19 day window isn't nearly enough time to pay the statement when you take into consideration US Postal Service mail time (typically 4 days to receive it at my home and another 4 days to reach Bank of America. God forbid you're on vacation for a week. My second complaint is that they purposely put the remit to address window near the upper left corner of the envelope leaving no room for a return address label. I'm certain this is an attempt to actually "lose" mail thus allowing them to charge late and service fees is it is now received.

Thank you for allowing me to vent my frustration.

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